

Exhibit A

From: Abygail De Sousa <ad@wb21.com>
Sent: Thursday, December 07, 2017 10:51 AM
To: Silverton Operations
Cc: Michael Gastauer
Subject: Re: Sending from a particular SWIFT?

Hi Richard,

The SWIFT is PEPGLT21 for Euro funds.

For CHF we can only send via Citibank for now. If a European bank is needed, we can look into further options.

Best,

Abygail

On Dec 7, 2017, at 15:37, Silverton Operations <operations@silverton.ch> wrote:

Yes they would be EUR and CHF primarily. What would be the SWIFT for those payments?

If we can appease the card provider's compliance dept then we can continue to use them which is good for all.

Silverton SA - Operations
E: operations@silverton.ch
T: +41 (0) 27 768 2000
F: +41 (0) 22 594 8878

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On 7 Dec 2017, at 16:36, Abygail De Sousa <ad@wb21.com> wrote:

Hi Richard,

If the funds loaded to the card would be sent in Euro we can send from a European bank.

Best,

Abygail

On Dec 7, 2017, at 15:12, Silverton Operations <operations@silverton.ch> wrote:

Is it maybe possible to use a Swift from one of your banks that isn't connected to a US bank? A European or Swiss one would not create a requirement for automatic exchange of information etc.

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On 6 Dec 2017, at 14:16, Abygail De Sousa
<ad@wb21.com> wrote:

Hi Richard,

In response, for USD wires the SWIFR is
CITIUS33.

Best,

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Abygail DeSousa, COO
WB21 N.A. Inc., 299 Park Ave., New York
NY 10171
www.wb21.com, @AbyDeSousa, +12124989599
New York | London | Berlin | Singapore

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On Dec 6, 2017, at 12:31 PM,
Silverton Operations
<operations@silverton.ch> wrote:

Dear A,

I want to be able to fund some prepaid Visa cards using WB21 accounts. The card provider wants to ensure that funds sent come from a defined SWIFT as part of their compliance. I quote their email below:

" The problem with WB21 is that it is not a bank, but only an intermediary. Since we need to register a bank - with a Swift code – from where funds are to arrive, this leads to problems internally. When we receive a transfer for any of the cardholders, do you know which bank actually wires the funds? Would that always be the same bank? As far as I understand, WB21 maintains accounts with around 20 banks, probably in its own name, and wires can come from any of those accounts and with WB21 as ordering party. "

Are you able to confirm perhaps that routing wires to their SWIFT will always come from the same one internally from WB21? I believe if we can define exactly from which bank they would receive a payment, this would appease their compliance dept and we can move forwards. I would envisage paying on to these cards perhaps 10-15 times per year. Perhaps these wire requests could be routed to you in order to ensure they are sent from the same venue each time? Would that be possible? I'd be grateful if you could advise what might work.

Regards,

Richard

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F: +41 (0) 22 594 8878

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